

Information to identify the case:

Debtor 1	<u>Zeno K Legette</u>	Social Security number or ITIN	xxx-xx-7979
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-17644-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Zeno K Legette

7/20/18

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Zeno K Legette
 Debtor

Case No. 18-17644-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 12

Date Rcvd: Jul 20, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 22, 2018.

db Zeno K Legette, 400 Haledon Avenue, Paterson, NJ 07503-8073
 517459926 #+Gwendolyn Legette, 30 John Street, Haledon, NJ 07508-1446
 517459929 +KML Law Group, P.C., 701 Market Street, Philadelphia, PA 19106-1538
 517459930 +OCWEN LOAN SERVICING I, 4828 LOOP CENTRAL DRIVE, HOUSTON, TX 77081-2193
 517459933 +SPECIALIZED LOAN SERVI, 8742 LUCENT BLVD STE 300, HIGHLANDS RANCH, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 20 2018 22:27:21 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 20 2018 22:27:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

517459925 +EDI: AMEREXPR.COM Jul 21 2018 02:13:00 AMEX, PO BOX 297871,
 FORT LAUDERDALE, FL 33329-7871
 517459928 +EDI: IIC9.COM Jul 21 2018 02:13:00 I C SYSTEM INC, PO BOX 64378,
 SAINT PAUL, MN 55164-0378
 517459931 +Fax: 407-737-5634 Jul 20 2018 22:52:46 OCWEN LOAN SERVICING L, 1661 WORTHINGTON RD,
 WEST PALM BEACH, FL 33409-6493
 517459932 +EDI: NAVIENTFKASMSERV.COM Jul 21 2018 02:13:00 SALLIE MAE, PO BOX 9500,
 WILKES BARRE, PA 18773-9500
 517459934 +EDI: RMSC.COM Jul 21 2018 02:13:00 SYNCB/WALMART DC, PO BOX 965024,
 ORLANDO, FL 32896-5024

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 517459927* +Gwendolyn Legette, 30 John Street, Haledon, NJ 07508-1446

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 20, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2004-7HE, Asset-Backed Certificates, Series 2004-7HE dcarlon@kmlawgroup.com, bkggroup@kmlawgroup.com
 Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com
 Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfcbis.com, gdelmonaco@mdmc-law.com; tcolombini@mdmc-law.com
 Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association, as Trustee for Terwin Mortgage Trust 2004-7HE, Asset-Backed Certificates, Series 2004-7HE kmcDonald@kmlawgroup.com, bkggroup@kmlawgroup.com
 Russell L. Low on behalf of Debtor Zeno K Legette rbear611@aol.com, ecf@lowbankruptcy.com; r57808@notify.bestcase.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6